

Remarks

The Office Action mailed September 15, 2003 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-70 are now pending in this application. Claims 1-70 stand rejected.

The rejection of Claims 1-70 under 35 U.S.C. § 103(a) as being anticipated by Joseph (U.S. Patent Application Pub. 2001/0034690) in view of Johnson et al. (U.S. Patent Application Pub. 2002/0082860) (Johnson) is respectfully traversed.

Applicants respectfully submit that neither Joseph nor Johnson, alone or in combination, describe or suggest the claimed invention. As discussed below, at least one of the differences between the cited references and the present invention is that neither Joseph nor Johnson, alone or in combination, describe or suggest matching customer provided information with equipment information stored within a database by applying predetermined search rules, displaying search results including each piece of equipment matching the customer provided information, receiving information entered by a lessor to modify the customer provided information for generating the at least one document, generating the at least one document using the modified customer provided information and the customer selected piece of equipment, posting the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

Furthermore, Applicants respectfully submit that at least one other difference between the cited references and the present invention is that neither Joseph nor Johnson, alone or in combination, describe or suggest a system for facilitating a lease transaction for aircraft that includes a server configured to prompt a customer to request generation of a term sheet for the lease transaction, receive information entered by a lessor to modify customer provided information to generate the term sheet, match based on a set of rules the customer provided

information with aircraft information wherein the set of rules includes at least one of countries in which aircraft can be leased, a tax based restriction on aircraft enforced in some of the countries, and whether the aircraft is newly manufactured, display search results including each aircraft matching the customer provided information, receive information entered by a lessor to modify the customer provided information for generating the term sheet, generate the term sheet using the modified customer provided information and the customer selected aircraft, post the generated term sheet such that the customer and the lessor can view the term sheet and document data including historical drafts of the term sheet, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected aircraft, signing the generated term sheet, and meeting regarding the lease transaction.

Moreover, Applicants respectfully submit that at least one other difference between the cited references and the present invention is that neither Joseph nor Johnson, alone or in combination, describe or suggest a system for facilitating a lease transaction for an aircraft engine. Notably, neither of the cited references describe nor suggest aircraft engines.

Joseph describes a method for facilitating transfer of automobile leases (see page 1, paragraph 6). The method involves providing a website which displays a menu giving a visitor an option of either creating a record including details of the visitor and of a leased automobile whose lease the visitor intends to assign, or viewing a list of records, each record including a description of a leased automobile and an owner thereof (see page 1, paragraph 6). If the visitor intends to create a record, the visitor is directed to a page at the website where the visitor can input information pertaining to a leased automobile and information to enable another visitor to the website to contact the visitor (see page 1, paragraph 6). Such information may include the visitor's city, state, and e-mail, the automobile's make, model, year, color, number of doors, and mileage, miles allowed on lease, monthly lease payment, months remaining on lease, and down payment required to acquire the lease, if any (see page 2, paragraph 25). The record created by the visitor is stored in a database (see page 1, paragraph 6). If the visitor intends to view a record or records, the visitor is directed to a page at the website where the visitor can view at least one record of a leased automobile (see page 1, paragraph 6). The method enables the visitor to delete

or modify an existing vehicle lease record only if the existing vehicle lease record is associated with the listing visitor (see page 2, paragraphs 8, 10).

Johnson describes a method and system for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. The system utilizes a user interface, a server, and a communication pathway to electronically solicit, receive, store, and compute leasing and credit information. The system also generates reports and documentation.

Claim 1 recites a method for operating a computer to facilitate a lease transaction that includes “providing a database for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and, if the equipment is currently being leased, the terms of the lease...prompting a customer to select a lease transaction type for a specific type of equipment to be leased...prompting the customer to provide information required to generate at least one document for the selected lease transaction type, the customer provided information includes criteria of the equipment and additional lease requirements...matching the customer provided information with the equipment information stored within the database by applying predetermined search rules...displaying search results including each piece of equipment matching the customer provided information...selecting by the customer a piece of equipment from the displayed search results...receiving information entered by a lessor to modify the customer provided information for generating the at least one document...generating the at least one document using the modified customer provided information and the customer selected piece of equipment...posting the generated document such that the customer and the lessor can view the document and document data, document data is information relating to the generation of the document including historical drafts of the document, each author of the historical drafts, and modification dates...and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the method as recited in Claim 1. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest matching customer provided information with equipment information stored within a database by applying predetermined search rules, displaying search results including each piece of equipment matching the customer provided information, receiving information entered by a lessor to modify the customer provided information for generating at least one document, generating the at least one document using the modified customer provided information and the customer selected piece of equipment, posting the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, Joseph describes that the creating party can only modify factual information such as city, state, e-mail, make, model, year, color, and monthly lease payment but not terms of the lease being transferred or assumed; and Johnson does not describe nor suggest any of the following recitations: matching customer provided information with equipment information by applying predetermined search rules, receiving information entered by a lessor to modify the customer provided information for generating the at least one document, posting the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

As acknowledged by the Office Action at page 3, “Joseph fails to teach an inventive concept of a database for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and if the equipment is currently being leased the terms of the lease, matching the customer provided information with the equipment information stored within the database by applying predetermined search rules, receiving information entered by a lessor to modify the customer provided information for generating a document.” Accordingly, Applicants respectfully submit that Joseph fails to describe or teach the present invention as recited in Claim 1.

Applicants also traverse the suggestion included in the Office Action at page 3 that Johnson teaches “a database for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and if the equipment is currently being leased the terms of the lease, matching the customer provided information with the equipment information stored within the database by applying predetermined search rules, receiving information entered by a lessor to modify the customer provided information for generating a document.”

Although Johnson discusses at paragraph [0066] information that a dealer can enter at the client computer in order to request a quote for a vehicle including a dealer reserve for the lease, a dealer documentation fee, a make, model, and year of car, a price for the car, an asset type for the vehicle, a residual value for the lease, and a term for the lease, Johnson does not describe nor suggest matching customer provided information with equipment information stored within a database by applying predetermined search rules, and displaying search results including each piece of equipment matching the customer provided information. Rather, in contrast to the present invention, it appears that the information submitted in Johnson is merely used to generate a quote for a lease. Johnson does not mention searching, displaying search results, or applying search rules.

Furthermore, although Johnson discusses at paragraph [0068] using information entered by a dealer that includes a type of asset, a make, a model, and year of the vehicle to generate a quote for a lease, Johnson does not describe nor suggest receiving information entered by a lessor to modify the customer provided information for generating at least one document, and

generating the at least one document using the modified customer provided information and the customer selected piece of equipment. In contrast to the present invention, Johnson does not teach allowing a lessor to modify customer provided information. Rather, in Johnson, the lessor merely uses the information entered by a dealer to generate a quote.

Moreover, Johnson does not describe nor suggest posting the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates. Additionally, Johnson does not describe nor suggest tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 1 is submitted to be patentable over Joseph in view of Johnson.

Claims 2-8 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2-8 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 2-8 are also patentable over Joseph in view of Johnson.

Claim 9 recites a computer programmed to “store, in a database, information relating to a plurality of equipment for lease including specifications for each piece of equipment and, if the equipment is currently being leased, the terms of the lease...prompt a customer to select a type of lease transaction for a specific type of equipment to be leased...prompt a customer to provide information required to generate at least one document for the selected lease transaction type, the customer provided information includes criteria of the equipment and additional lease requirements...match the customer provided information with the equipment information stored within the database by applying predetermined search rules...display search results including each piece of equipment matching the customer provided information...prompt the customer to select a piece of equipment from the displayed search results...receive information entered by a lessor to modify the customer provided information for generating the at least one

document...generate the at least one document using the modified customer provided information and the customer selected piece of equipment...post the generated document such that the customer and the lessor can view the document and document data, document data is information relating to the generation of the document including historical drafts of the document, each author of the historical drafts, and modification dates...and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the computer as recited in Claim 9. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a computer programmed to match customer provided information with equipment information stored within a database by applying predetermined search rules, prompt the customer to select a piece of equipment from displayed search results, receive information entered by a lessor to modify the customer provided information for generating at least one document, generate the at least one document using the modified customer provided information and the customer selected piece of equipment, post the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, Joseph describes that the creating party can only modify factual information such as city, state, e-mail, make, model, year, color, and monthly lease payment but not terms of the lease being transferred or assumed; and Johnson does not describe nor suggest any of the following recitations: matching customer

provided information with equipment information by applying predetermined search rules, receiving information entered by a lessor to modify the customer provided information for generating the at least one document, posting the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

As acknowledged by the Office Action at page 3, “Joseph fails to teach an inventive concept of a database for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and if the equipment is currently being leased the terms of the lease, matching the customer provided information with the equipment information stored within the database by applying predetermined search rules, receiving information entered by a lessor to modify the customer provided information for generating a document.” Accordingly, Applicants respectfully submit that Joseph fails to describe or teach the present invention as recited in Claim 1.

Moreover, although Johnson discusses at paragraph [0066] information that a dealer can enter at the client computer in order to request a quote for a vehicle, Johnson does not describe nor suggest a computer programmed to match customer provided information with equipment information stored within a database by applying predetermined search rules, and prompt the customer to select a piece of equipment from displayed search results. Rather, in contrast to the present invention, it appears that the information submitted in Johnson is merely used to generate a quote for a lease. Johnson does not mention searching, displaying search results, or applying search rules.

Furthermore, although Johnson discusses at paragraph [0068] using information entered by a dealer that includes a type of asset, a make, a model, and year of the vehicle to generate a quote for a lease, Johnson does not describe nor suggest a computer programmed to receive information entered by a lessor to modify customer provided information for generating at least

one document, and generate the at least one document using the modified customer provided information and a customer selected piece of equipment. In contrast to the present invention, Johnson does not teach allowing a lessor to modify customer provided information. Rather, in Johnson, the lessor merely uses the information entered by a dealer to generate a quote.

Johnson also does not describe nor suggest a computer programmed to post the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates. Additionally, Johnson does not describe nor suggest a computer programmed to track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction. Accordingly, Applicants respectfully submit that Claim 9 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 9 is submitted to be patentable over Joseph in view of Johnson.

Claims 10-16 depend, directly or indirectly, from independent Claim 9 which is submitted to be in condition for allowance. When the recitations of Claims 10-16 are considered in combination with the recitations of Claim 9, Applicants submit that dependent Claims 10-16 are also patentable over Joseph in view of Johnson.

Claim 17 recites a database that includes “a first set of data corresponding to an availability query submitted by a customer and related to a lease transaction, the first set of data including criteria for equipment to be leased and additional lease requirements...a second set of data corresponding to information relating to a plurality of equipment for lease including specifications for each piece of equipment, and if the equipment is being leased, the terms of the lease...a third set of data corresponding to predetermined search rules that are applied to match the first set of data with the equipment information in the second set of data...a forth set of data corresponding to search results including each piece of equipment matching the customer provided information, wherein the customer is prompted to select a piece of equipment from search results...a fifth set of data corresponding to modifications of the first set of data that are

made by a lessor...a sixth set of data corresponding to at least one document generated using the fifth set of data and the customer selected piece of equipment...a seventh set of data corresponding to the generated document that enables the customer and the lessor to view the document and document data, document data is information relating to the generation of the document including historical drafts of the document, each author of the historical drafts, and modification dates...and an eighth set of data corresponding to tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the database as recited in Claim 17. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a database that includes a third set of data corresponding to predetermined search rules that are applied to match a first set of data with equipment information in a second set of data, a fourth set of data corresponding to search results including each piece of equipment matching the customer provided information wherein the customer is prompted to select a piece of equipment from search results, a fifth set of data corresponding to modifications of the first set of data that are made by a lessor, a sixth set of data corresponding to at least one document generated using the fifth set of data and the customer selected piece of equipment, a seventh set of data corresponding to the generated document that enables the customer and the lessor to view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and an eighth set of data corresponding to tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Accordingly, Applicants respectfully submit that Claim 17 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 17 is submitted to be patentable over Joseph in view of Johnson.

Claims 18-20 depend, directly or indirectly, from independent Claim 17 which is submitted to be in condition for allowance. When the recitations of Claims 18-20 are considered in combination with the recitations of Claim 17, Applicants submit that dependent Claims 18-20 are also patentable over Joseph in view of Johnson.

Claim 21 recites a system for generating lease documents that includes “a database comprising information relating to a plurality of equipment for lease including specifications for each piece of equipment and, if the equipment is currently being leased, the database including the terms of the lease...and a server configured to...prompt a customer to provide information required to generate a document for a selected lease transaction type, the customer provided information includes criteria of an equipment and additional lease requirements...match the customer provided information with the equipment information by applying predetermined search rules...display search results including each piece of equipment matching the customer provided information...prompt the customer to select a piece of equipment from the displayed search results...prompt a lessor to select a type of document to be generated and to provide information required to generate the selected document type...receive information entered by the lessor to modify the customer provided information for generating the document...generate the at least one document using the modified customer provided information and the customer selected piece of equipment...post the generated document such that the customer and the lessor can view the document and document data, document data is information relating to the generation of the document including historical drafts of the document, each author of the historical drafts, and modification dates...and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the system as recited in Claim 21. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a system that includes a server configured to match

customer provided information with equipment information by applying predetermined search rules, display search results including each piece of equipment matching the customer provided information, receive information entered by the lessor to modify the customer provided information for generating the document, generate the at least one document using the modified customer provided information and the customer selected piece of equipment, post the generated document such that the customer and the lessor can view the document and document data including historical drafts of the document, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Accordingly, Applicants respectfully submit that Claim 21 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 21 is submitted to be patentable over Joseph in view of Johnson.

Claims 22-29 depend, directly or indirectly, from independent Claim 21 which is submitted to be in condition for allowance. When the recitations of Claims 22-29 are considered in combination with the recitations of Claim 21, Applicants submit that dependent Claims 22-29 are also patentable over Joseph in view of Johnson.

Claim 30 recites a method for initiating a lease transaction that includes “prompting a customer to select a type of lease transaction for a specific type of equipment to be leased...prompting the customer to provide information regarding equipment to be subject to the lease transaction, the customer provided information includes criteria of the equipment and additional lease requirements...prompting the customer to request generation of a term sheet for the lease transaction...matching the customer provided information with equipment information by applying predetermined search rules, the equipment information including specifications for a

plurality of equipment and, if a piece of equipment is currently being leased, the terms of the lease...displaying search results including each piece of equipment matching the customer provided information...selecting by the customer a piece of equipment from the displayed search results...receiving information entered by a lessor to modify the customer provided information for generating the term sheet...generating the term sheet using the modified customer provided information and the customer selected piece of equipment...posting the generated term sheet such that the customer and the lessor can view the term sheet and document data, document data is information relating to the generation of the term sheet including historical drafts of the term sheet, each author of the historical drafts, and modification dates...and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the term sheet, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the method as recited in Claim 30. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a method for initiating a lease transaction that includes prompting a customer to request generation of a term sheet for the lease transaction, matching customer provided information with equipment information by applying predetermined search rules wherein the equipment information includes specifications for a plurality of equipment and, if a piece of equipment is currently being leased, the terms of the lease, displaying search results including each piece of equipment matching the customer provided information, receiving information entered by a lessor to modify the customer provided information for generating the term sheet, generating the term sheet using the modified customer provided information and the customer selected piece of equipment, posting the generated term sheet such that the customer and the lessor can view the term sheet and document data, document data is information relating to the generation of the term sheet including historical drafts of the term sheet, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the term sheet, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, neither Joseph nor Johnson describe or teach generating a term sheet for a lease transaction. Accordingly, Applicants respectfully submit that Claim 30 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 30 is submitted to be patentable over Joseph in view of Johnson.

Claims 31-37 depend, directly or indirectly, from independent Claim 30 which is submitted to be in condition for allowance. When the recitations of Claims 31-37 are considered in combination with the recitations of Claim 30, Applicants submit that dependent Claims 31-37 are also patentable over Joseph in view of Johnson.

Claim 38 recites a method for initiating a lease transaction that includes “providing a database for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and, if the equipment is currently being leased, the terms of the lease...selecting, by a customer, from an electronic interface, a lease transaction type for a specific type of equipment to be leased...identifying, by the customer, from the electronic interface, information including criteria of equipment desired to be subject to the lease and additional lease requirements...requesting, by the customer, from the electronic interface, a term sheet for the selected lease type and identified equipment...matching the customer provided information with the equipment information by applying predetermined search rules...displaying search results including each piece of equipment matching the customer provided information...selecting by the customer a piece of equipment from the displayed search results...receiving information entered by a lessor to modify the customer provided information for generating the term sheet...generating the term sheet using the modified customer provided information and the customer selected piece of equipment...posting the generated term sheet such that the customer and the lessor can view the term sheet and document data, document data is information relating to the generation of the term sheet including historical drafts of the terms sheet, each author of the historical drafts, and modification dates...and tracking tasks to be

performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the generated term sheet, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the method as recited in Claim 38. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a method for initiating a lease transaction that includes requesting by a customer from an electronic interface a term sheet for a selected lease type and identified equipment, matching customer provided information with equipment information by applying predetermined search rules, displaying search results including each piece of equipment matching the customer provided information, receiving information entered by a lessor to modify the customer provided information for generating the term sheet, generating the term sheet using the modified customer provided information and the customer selected piece of equipment, posting the generated term sheet such that the customer and the lessor can view the term sheet and document data including historical drafts of the terms sheet, each author of the historical drafts, and modification dates, and tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the generated term sheet, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, neither Joseph nor Johnson describe or teach generating a term sheet for a lease transaction. Accordingly, Applicants respectfully submit that Claim 38 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 38 is submitted to be patentable over Joseph in view of Johnson.

Claims 39-42 depend, directly or indirectly, from independent Claim 38 which is submitted to be in condition for allowance. When the recitations of Claims 39-42 are considered

in combination with the recitations of Claim 38, Applicants submit that dependent Claims 39-42 are also patentable over Joseph in view of Johnson.

Claim 43 recites an apparatus that includes “means for storing information relating to a plurality of equipment for lease including specifications for each piece of equipment and, if the equipment is currently being leased, the terms of the lease...means for prompting a customer to select a type of lease transaction for a specific type of equipment to be leased...means for prompting the customer to provide information regarding equipment to be subject to the lease transaction, the customer provided information including criteria of the equipment and additional lease requirements...means for prompting the customer to request generation of a term sheet for the lease transaction...means for matching the customer provided information with the equipment information by applying predetermined search rules...means for displaying search results including each piece of equipment matching the customer provided information...means for selecting by the customer a piece of equipment from the displayed search results...means for receiving information entered by a lessor to modify the customer provided information for generating the term sheet...means for generating the term sheet using the modified customer provided information and the customer selected piece of equipment...means for posting the generated term sheet such that the customer and the lessor can view the term sheet and document data, document data is information relating to the generation of the term sheet including historical drafts of the terms sheet, each author of the historical drafts, and modification dates...and means for tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the generated term sheet, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the apparatus as recited in Claim 43. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest an apparatus that includes means for prompting a customer to request generation of a term sheet for a lease transaction, means for matching customer provided information with equipment information by applying predetermined search rules, means for displaying search results including each piece of equipment matching the customer provided information, means for receiving information entered by a lessor to modify

the customer provided information for generating the term sheet, means for generating the term sheet using the modified customer provided information and the customer selected piece of equipment, means for posting the generated term sheet such that the customer and the lessor can view the term sheet and document data including historical drafts of the terms sheet, each author of the historical drafts, and modification dates, and means for tracking tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected piece of equipment, signing the generated term sheet, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, neither Joseph nor Johnson describe or teach generating a term sheet for a lease transaction. Accordingly, Applicants respectfully submit that Claim 43 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 43 is submitted to be patentable over Joseph in view of Johnson.

Claims 44-50 depend, directly or indirectly, from independent Claim 43 which is submitted to be in condition for allowance. When the recitations of Claims 44-50 are considered in combination with the recitations of Claim 43, Applicants submit that dependent Claims 44-50 are also patentable over Joseph in view of Johnson.

Claim 51 recites a system for facilitating a lease transaction for aircraft that includes “a database comprising information relating to a plurality of aircrafts for lease including specifications for each aircraft and, if the aircraft is currently being leased, the terms of the lease...and a server configured to...prompt a customer to select a type of lease transaction for a specific type of aircraft to be leased...prompt the customer to provide information regarding aircraft desired to be subject to the lease transaction, the customer provided information includes criteria of the aircraft and additional lease requirements...prompt the customer to request generation of a term sheet for the lease transaction...match, based on a set of rules, the customer

provided information with the aircraft information, the set of rules including at least one of countries in which aircraft can be leased, a tax based restriction on aircraft enforced in some of the countries, and whether the aircraft is newly manufactured...display search results including each aircraft matching the customer provided information...prompt the customer to select an aircraft from the displayed search results...receive information entered by a lessor to modify the customer provided information for generating the term sheet...generate the term sheet using the modified customer provided information and the customer selected aircraft...post the generated term sheet such that the customer and the lessor can view the term sheet and document data, document data is information relating to the generation of the term sheet including historical drafts of the term sheet, each author of the historical drafts, and modification dates...and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected aircraft, signing the generated term sheet, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the system as recited in Claim 51. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a system for facilitating a lease transaction for aircraft that includes a server configured to prompt a customer to provide information regarding aircraft desired to be subject to the lease transaction wherein the customer provided information includes criteria of the aircraft and additional lease requirements, prompt the customer to request generation of a term sheet for the lease transaction, and match based on a set of rules the customer provided information with the aircraft information wherein the set of rules includes at least one of countries in which aircraft can be leased, a tax based restriction on aircraft enforced in some of the countries, and whether the aircraft is newly manufactured.

Furthermore, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a server configured to display search results including each aircraft matching the customer provided information, receive information entered by a lessor to modify the customer provided information for generating the term sheet, generate the term sheet using the modified customer provided information and the customer selected aircraft, post the generated term sheet such that the customer and the lessor can view the term sheet and document data including

historical drafts of the term sheet, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected aircraft, signing the generated term sheet, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Notably, neither Joseph nor Johnson describe or teach generating a term sheet for a lease transaction.

Moreover, the Office Action fails to even address certain recitations included within Claim 51. More specifically, Claim 51 recites “a server configured to...match, based on a set of rules, the customer provided information with the aircraft information, the set of rules includes at least one of countries in which aircraft can be leased, a tax based restriction on aircraft enforced in some of the countries, and whether the aircraft is newly manufactured”. The Office Action does not even suggest that any of the cited references describe or suggest the set of rules described in Claim 51. Accordingly, Applicants respectfully submit that Claim 51 is patentable over Joseph in view of Johnson.

For at least the reasons set forth above, Claim 51 is submitted to be patentable over Joseph in view of Johnson.

Claims 52-57 depend, directly or indirectly, from independent Claim 51 which is submitted to be in condition for allowance. When the recitations of Claims 52-57 are considered in combination with the recitations of Claim 51, Applicants submit that dependent Claims 52-57 are also patentable over Joseph in view of Johnson.

Furthermore, Claim 57 depends from independent Claim 51. Claim 57 further recites a system according to Claim 51 wherein the set of matching rules includes “only aircraft selected as being available by the lessor can be returned by a search, if the exact match is not available for a specified delivery date, matches in nearest available months are displayed...for each aircraft

viewable by the customer, at least one of a country and region may be identified into which that aircraft may not be leased...for each aircraft, a tax based restriction may be specified, the tax based restriction includes a geographical region...engine type and thrust is based on aircraft type and series selected...and an aircraft weight is based on the aircraft type selected.” Applicants further submit that neither Joseph nor Johnson describe or suggest the system as recited in Claim 57. Accordingly, Applicants further submit that Claim 57 is patentable over Joseph view of Johnson.

Claim 58 recites a system for facilitating a lease transaction for an aircraft engine that includes “a database comprising information for aircraft engines for lease including specifications for each aircraft engine and, if the aircraft engine is currently being leased, the terms of the lease...a server configured to prompt a customer to select a type of lease transaction for a specific type of aircraft engine to be leased, prompt the customer to provide information regarding an aircraft engine desired to be subject to the lease transaction wherein the customer provided information includes criteria of the aircraft engine and additional lease requirements, prompt the customer to request generation of a term sheet for the lease transaction, match the customer provided information with the aircraft engine information stored within the database by applying predetermined search rules, display search results including each aircraft engine matching the customer provided information, prompt the customer to select an aircraft engine from the displayed search results, receive information entered by a lessor to modify the customer provided information to generate the term sheet, generate the term sheet using the modified customer provided information and the customer selected aircraft engine, post the generated term sheet such that the customer and the lessor can view the term sheet and document data including historical drafts of the term sheet, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected aircraft, signing the generated term sheet, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the system as recited in Claim 58. More specifically, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a system for facilitating a lease transaction for an aircraft

engine that includes a database having information for aircraft engines for lease including specifications for each aircraft engine and, if the aircraft engine is currently being leased, the terms of the lease.

Furthermore, neither Joseph nor Johnson, considered alone or in combination, describe or suggest a server configured to prompt a customer to provide information regarding an aircraft engine desired to be subject to the lease transaction wherein the customer provided information includes criteria of the aircraft engine and additional lease requirements, prompt the customer to request generation of a term sheet for the lease transaction, match the customer provided information with the aircraft engine information stored within the database by applying predetermined search rules, display search results including each aircraft engine matching the customer provided information, receive information entered by a lessor to modify the customer provided information to generate the term sheet, generate the term sheet using the modified customer provided information and the customer selected aircraft engine, post the generated term sheet such that the customer and the lessor can view the term sheet and document data including historical drafts of the term sheet, each author of the historical drafts, and modification dates, and track tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated term sheet including at least one of inspecting the customer selected aircraft, signing the generated term sheet, and meeting regarding the lease transaction.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee.

Notably, neither Joseph nor Johnson describe or teach a system for facilitating a lease transaction for an aircraft engine. Rather, Joseph and Johnson discuss vehicle leases. Furthermore, neither Joseph nor Johnson describe or teach generating a term sheet for a lease transaction. Accordingly, Applicants respectfully submit that Claim 58 is patentable over Joseph view of Johnson.

For at least the reasons set forth above, Claim 58 is submitted to be patentable over Joseph in view of Johnson.

Claims 59-64 depend, directly or indirectly, from independent Claim 58 which is submitted to be in condition for allowance. When the recitations of Claims 59-64 are considered in combination with the recitations of Claim 58, Applicants submit that dependent Claims 59-64 are also patentable over Joseph in view of Johnson.

Claim 65 recites a computer-readable medium that includes “a record of customer submitted availability queries, the customer submitted availability queries includes criteria of equipment to be leased and additional lease requirements...a plurality of rules for matching equipment information to the customer submitted availability queries, the equipment information including specifications for each piece of equipment, and if the equipment is currently being leased, the terms of the lease...a first record of results from applying the matching rules to the customer submitted availability queries...a record of a piece of equipment selected by the customer from the first record of results...a second record of results from information entered by a lessor to modify the customer submitted availability queries...a record of a document generated from the modified customer submitted availability queries and the record of a piece of equipment selected by the customer including historical drafts of the document, each author of the historical drafts, and modification dates...and a record of tasks to be performed, dates for performance, and parties responsible for performing the tasks as set forth in terms and conditions of the generated document including at least one of inspecting the customer selected piece of equipment, signing the generated document, and meeting regarding the lease transaction.”

Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the computer readable medium as recited in Claim 65.

Rather, in contrast to the present invention, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Accordingly, Applicants respectfully submit that Claim 65 is patentable over Joseph view of Johnson.

For at least the reasons set forth above, Claim 65 is submitted to be patentable over Joseph in view of Johnson.

Claims 66-70 depend, directly or indirectly, from independent Claim 65 which is submitted to be in condition for allowance. When the recitations of Claims 66-70 are considered in combination with the recitations of Claim 65, Applicants submit that dependent Claims 66-70 are also patentable over Joseph in view of Johnson.

In addition to the arguments set forth above, Applicants respectfully submit that the Section 103 rejection of Claims 1-70 is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Joseph using the teachings of Johnson. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combinations. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

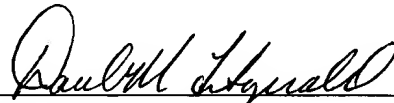
Neither Joseph nor Johnson, considered alone or in combination, describe or suggest the combination(s) in Claims 1-70. Rather, the Section 103 rejection of Claims 1-70 appears to be

based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Joseph describes a method that enables only one party who creates a vehicle lease record to delete or modify the vehicle lease record; and Johnson describes a method for leasing a vehicle that includes the generation of a quote for a leased vehicle and the generation of a credit report for the lessee. Since there is no teaching nor suggestion for the combination of Joseph and Johnson, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason also, Applicants request that the Section 103 rejection of Claims 1-70 be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the rejection of Claims 1-70 under 35 U.S.C. § 103(a) be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



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